

**MONEYTREE CORPORATION**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3387832	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$415	\$398	-4.2%		
Loans	\$262	\$237	-9.5%		
Construction & development	\$43	\$31	-29.7%		
Closed-end 1-4 family residential	\$51	\$50	-2.3%		
Home equity	\$33	\$27	-19.8%		
Credit card	\$1	\$1	-0.7%		
Other consumer	\$6	\$4	-25.0%		
Commercial & Industrial	\$36	\$28	-21.2%		
Commercial real estate	\$76	\$83	8.1%		
Unused commitments	\$36	\$34	-5.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$22	-28.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$77	\$83	9.1%		
Cash & balances due	\$14	\$23	59.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$380	\$358	-5.7%		
Deposits	\$364	\$357	-1.8%		
Total other borrowings	\$15	\$0	-99.3%		
FHLB advances	\$15	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$36	\$40	11.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	9.7%	--		
Tier 1 risk based capital ratio	11.9%	14.8%	--		
Total risk based capital ratio	13.1%	16.1%	--		
Return on equity <sup>1</sup>	-12.5%	0.3%	--		
Return on assets <sup>1</sup>	-1.1%	0.0%	--		
Net interest margin <sup>1</sup>	3.4%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	115.0%	116.5%	--		
Loss provision to net charge-offs (qtr)	159.1%	95.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.8%	1.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.7%	9.4%	0.0%	0.7%	--
Closed-end 1-4 family residential	0.7%	1.7%	1.5%	0.5%	--
Home equity	0.6%	0.0%	0.3%	0.7%	--
Credit card	0.0%	0.5%	0.8%	0.0%	--
Other consumer	0.0%	0.0%	1.3%	2.7%	--
Commercial & Industrial	0.0%	0.3%	0.9%	0.9%	--
Commercial real estate	0.3%	1.3%	0.7%	0.1%	--
Total loans	2.1%	2.1%	0.7%	0.5%	--